

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | <u>Dmitry Belovsky</u>           | Social Security number or ITIN: xxx-xx-3065<br>EIN: --- |
|  | First Name Middle Name Last Name |   |
| Debtor 2:                                | <u>Elena Gorodetsky Belovsky</u> | Social Security number or ITIN: xxx-xx-0520<br>EIN: --- |
| (Spouse, if filing)                      | First Name Middle Name Last Name |   |
| United States Bankruptcy Court:          | District of New Jersey           | Date case filed for chapter: 13 4/10/25                 |
| Case number:                             | 25-13741-MBK                     |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| <b>1. Debtor's full name</b>  | Dmitry Belovsky  | Elena Gorodetsky Belovsky   |
| <b>2. All other names used in the last 8 years</b>  |  | aka Elena Gorodetsky  |
| <b>3. Address</b>   | 48 Pension Road<br>Englishtown, NJ 07726   | 48 Pension Road<br>Englishtown, NJ 07726  |
| <b>4. Debtor's attorney</b><br>Name and address   | Frederick J. Simon<br>Simon, Monahan & Simon, LLC<br>216 Highway 18<br>East Brunswick, NJ 08816  | Contact phone (732) 745-9400<br>Email: <a href="mailto:simonmonahan216@gmail.com">simonmonahan216@gmail.com</a>   |
| <b>5. Bankruptcy trustee</b><br>Name and address  | Albert Russo<br>Standing Chapter 13 Trustee<br>CN 4853<br>Trenton, NJ 08650-4853   | Contact phone (609) 587-6888<br><a href="http://www.russotrustee.com">www.russotrustee.com</a>                    |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .<br>(800) 676-6856 | 402 East State Street<br>Trenton, NJ 08608<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br>Contact phone 609-858-9333<br>Date: 4/11/25 |

**For more information, see page 2**



In re:  
Dmitry Belovsky  
Elena Gorodetsky Belovsky  
Debtors

Case No. 25-13741-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2025

Form ID: 309I

Total Noticed: 18

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Dmitry Belovsky, Elena Gorodetsky Belovsky, 48 Pension Road, Englishtown, NJ 07726-3814                |
| 520616321 | + Capital One Bank, P.O. Box 981600, Boston, MA 02298-1600   |
| 520616328 | + Opton Loan, 822 6th Avenue, Oakland, CA 94606-2807   |
| 520616332 | + The Youth Foundation, LLC, c/o Snellings Law, LLC, 2001 Route 46 Suite 504A, Parsippany, NJ 07054-1386 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| aty       | Email/Text: simonmonahan216@gmail.com                           | Apr 11 2025 21:25:00 | Frederick J. Simon, Simon, Monahan & Simon, LLC, 216 Highway 18, East Brunswick, NJ 08816  |
| tr        | Email/Text: bnc@russotrustee.com                                | Apr 11 2025 21:28:00 | Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853   |
| smg       | Email/Text: usanj.njbankr@usdoj.gov                             | Apr 11 2025 21:27:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov                      | Apr 11 2025 21:27:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520616322 | + EDI: CKSFINANCIAL.COM   | Apr 12 2025 00:49:00 | CKS Prime Investments, 510 Independence Parkway Suite 300, Chesapeake, VA 23320-5180   |
| 520616323 | + Email/PDF: creditonebknotifications@resurgent.com             | Apr 11 2025 21:24:31 | Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872  |
| 520616324 | + Email/Text: rmcowell@slgcollect.com                           | Apr 11 2025 21:26:00 | Envision Financial Group, c/o Saldutti Law Group, 1040 N. Kings Highway Suite 100, Cherry Hill, NJ 08034-1925                        |
| 520616325 | + EDI: IRS.COM  | Apr 12 2025 00:49:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346   |
| 520616326 | + Email/PDF: resurgentbknotifications@resurgent.com             | Apr 11 2025 21:25:08 | LVNV Funding, P.O. Box 1269, Greenville, SC 29602-1269   |
| 520616327 | Email/Text: ml-ebn@missionlane.com                              | Apr 11 2025 21:25:00 | Mission Lane, P.O. Box 71084, Charlotte, NC 28272  |
| 520616329 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 11 2025 21:28:00 | Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450  |
| 520616330 | + Email/Text: NJTax.BNCnoticeonly@treas.nj.gov                  | Apr 11 2025 21:25:00 | State of New Jersey, Division of Taxation, 3 john finch way 5th Floor, Trenton, NJ 08695-0001  |
| 520616331 | Email/Text: Atlanticus@ebn.phinsolutions.com                    | Apr 11 2025 21:25:00 | TBOM/Aspire, 5 Concourse Pkwy, Atlanta, GA 30328-5350  |
| 520616333 | + Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com    | Apr 11 2025 21:24:51 | Wells Fargo, P.O. Box 10347, Des Moines, IA 50306-0347   |

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2025

Form ID: 309I

Total Noticed: 18

TOTAL: 14

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2025

Signature: /s/Gustava Winters